

[] AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

In re: (1) CYNTHIA LLOYD Case No. 19-10332
(2)
Debtor(s). Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 150 LILY POND LANE
MARTIN, TN 38237

PLAN PAYMENT:

DEBTOR (1) shall pay \$ **295.00 PER MONTH**

() PAYROLL DEDUCTION from:

OR (X) DIRECT PAY

DEBTOR (2) shall pay \$

() PAYROLL DEDUCTION from:

OR () DIRECT PAY

1. **THIS PLAN [Rule 3015.1 Notice]:**

- (A) CONTAINS A NON-STANDARD PROVISION. [See Plan Provision #19] () YES (X) NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See Plan Provision #7 and #8] () YES (X) NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See Plan Provision #12] () YES (X) NO

2. **ADMINISTRATIVE EXPENSES:** Pay filing fee and Debtor(s)' Attorney Fee pursuant to Confirmation Order.

3. **AUTO INSURANCE:** () Included in Plan; **OR (X)** Not included in Plan; Debtor(s) to provide proof of insurance at Section 341 Meeting of Creditors.

4. **DOMESTIC SUPPORT:** Paid by: () Debtor(s) directly, () Wage Assignment, **OR ()** Trustee to: Monthly Plan Payment

NONE Ongoing Payment Begins: \$
Approximate Arrearage: \$

5. **PRIORITY CLAIMS:**

NONE Amount: \$

6. **HOME MORTGAGE CLAIMS:** () Paid Directly by Debtor(s); **OR ()** Paid by Trustee to:

SHELLPOINT MORTGAGE Ongoing Payment to be Paid directly to Shellpoint Mortgage \$0.00
(Residence at 150 Lily Pond) **BEGINNING APRIL, 2019**
SHELLPOINT MORTGAGE APPROXIMATE ARREARAGES **THROUGH AND INCLUDING**
(Residence at 150 Lily Pond) **MARCH, 2019; \$11,227** \$190.00

7. **SECURED CLAIMS:**

[Retain Lien 11 U.S.C. Sec. 1325 (a)(5)] Value of Collateral: Rate of Interest: Monthly Plan Payment
NONE \$
\$

In Re CYNTHIA LLOYD
Page # 2 of Plan

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain Lien 11 U.S.C. Sec. 1325(a)] Value of Collateral Rate of Interest: Monthly Plan Payment

ALLY FINANCIAL
(2016 GMC Terrain) To Be Paid Outside of Plan by Co-Signor \$0.00

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE DISPOSAL OF COLLATERAL:

NONE Collateral:
Collateral:

10. SPECIAL CLASS UNSECURED CLAIMS:

Amount: Rate of Interest: Monthly Plan Payment

NONE \$
\$

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS

US DEPT OF EDUCATION; \$75,000 (X) Not provided for **OR** () General unsecured creditor
ECMC; \$30,000 (X) Not provided for **OR** () General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. Sec. 522(f):

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$7,000

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

() 10%, **OR**

(X) THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS THE FOLLOWING EXECUTORY CONTRACTS:

NONE () Assumes **OR** () Rejects.
() Assumes **OR** () Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above in approximately **60** months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED AN ACCEPTANCE OF THE PLAN

19. NON-STANDARD PROVISION(S):

NONE

ANY NON-STANDARD PROVISIONS STATED ELSEWHERE ARE VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Brad George (TN #17994)
Counsel for Debtor(s)
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Memphis, TN 38112
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DATE: February 13, 2019